

**Information to identify the case:**

Debtor 1	<u>Edyta Koc</u>	Social Security number or ITIN	xxx-xx-5319
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	23-18766-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Edyta Koc

1/12/24

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Edyta Koc  
Debtor

Case No. 23-18766-JKS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 12, 2024

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:

Recip ID	Recipient Name and Address
db	Edyta Koc, 19 Major St, Clifton, NJ 07013-2901
520045799	Midland Credit Management, Inc., 4 E Rolling Cross Rd Ste 307, Catonsville, MD 21228-6279
520045802	Polish & Slavic Federal Credit Union, 100 McGuinness Blvd, Brooklyn, NY 11222-3302
520045803	State of Florida, Office of the Attorney General, PL-01, The Capitol, Tallahassee, FL 32399-1050
520045804	State of New Jersey, Division of Taxation, 50 Barrack St, Trenton, NJ 08608-2006
520045805	State of New Jersey, Office of the Attorney General, 25 Market St, Trenton, NJ 08611-2148
520045809	U.S. Attorney, District of N.J., 970 Broad St Fl 7, Newark, NJ 07102-2527
520045812	+ Willams, Alexander & Associates, Attn: Bankruptcy 1479 Route 23 South, Wayne, NJ 07470-7507

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 12 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 12 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520045790	EDI: TSYS2	Jan 13 2024 01:38:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
520045791	EDI: CAPITALONE.COM	Jan 13 2024 01:38:00	Capital One Financial Corp., Attn: Bankruptcy, 1680 Capital One Dr, McLean, VA 22102-3407
520045792	+ EDI: CITICORP	Jan 13 2024 01:38:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
520045793	EDI: DISCOVER	Jan 13 2024 01:38:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
520045798	EDI: CITICORP	Jan 13 2024 01:38:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
520045794	EDI: FLDEPREV.COM	Jan 13 2024 01:38:00	Florida Department of Revenue, 5050 W Tennessee St, Tallahassee, FL 32399-6586
520045795	^ MEBN	Jan 12 2024 20:50:16	Hayt Hayt & Landau LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
520045796	EDI: IRS.COM	Jan 13 2024 01:38:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
520045797	EDI: JPMORGANCHASE	Jan 13 2024 01:38:00	JPMorgan Chase Bank N.A., Bankruptcy Mail Intake Team, 700 Kansas Ln Fl 1, Monroe, LA 71203-4774
520045800	EDI: NAVIENTFKASMSERV.COM	Jan 13 2024 01:38:00	Navient Solutions Inc, Attn: Bankruptcy, 123 S Justison St Ste 300, Wilmington, DE 19801-5363

District/off: 0312-2

User: admin

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Date Rcvd: Jan 12, 2024

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520045801	Email/Text: Bankruptcy.Notices@pnc.com	Jan 12 2024 20:52:00	PNC Financial Services, Attn: Bankruptcy, 300 5th Ave, Pittsburgh, PA 15222-2401
520045806	+ EDI: SYNC	Jan 13 2024 01:38:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
520045808	EDI: TDBANKNORTH.COM	Jan 13 2024 01:39:00	TD Bank, N.A., Attn: Bankruptcy, 1701 Marlton Pike E, Cherry Hill, NJ 08003-2390
520045807	+ Email/Text: collections@meettally.com	Jan 12 2024 20:52:00	Tally Technologies, Inc, Attn: Bankruptcy, 375 Alabama St #325, San Francisco, CA 94110-7334
520045810	Email/Text: EDBKNotices@ecmc.org	Jan 12 2024 20:51:00	U.S. Department of Education, Default Resolution Group, PO Box 5609, Greenville, TX 75403-5609
520045811	^ MEBN	Jan 12 2024 20:50:44	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2024 at the address(es) listed below:

Name	Email Address
Jeffrey Lester	jlester@bllaw.com NJ19@ecfbis.com
Michael I. Assad	on behalf of Debtor Edyta Koc mail@cibiklaw.com cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com;ecf@kramERICA.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3